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UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

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In re:	:
	: Case No. 12-27434-RTL
ROBERT J. PETRUS	:
	: Chapter 13
Debtor	:

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**CERTIFICATION IN SUPPORT OF MOTION TO REFINANCE PROPERTY**

1. I, Robert Petrus, am the debtor in this matter. I am making this Certification in support of my Motion seeking an Order of Court to allow the refinancing of my real property located at 364 Rick Road, Milford, Phillipsburg, New Jersey 08865.

2. I filed a petition for a Chapter 13 Bankruptcy on July 12, 2012. At that time, I sought to pay the arrears on my first mortgage of \$ 50,951.41 to Citimortgage Company. I was also seeking to multiple Federal and State Income Tax obligations.

3. Prior to filing the Bankruptcy, I had attempted to modify my mortgage. I was given bad advice and told to stop making monthly payments pending the refinance. Nonetheless, the mortgage company is now willing to modify my loan under terms that are extremely beneficial to me and give me a greater ability to fund the repayment of my tax obligations.

4. The offer that I have received from CitiMortgage is to capitalize all outstanding arrears, reduce the interest rate and extend the term of the loan. This effectively makes me current on my single largest secured creditor and frees up money in my budget to pay other debts.

5. Therefore, I am asking the Court to allow me to refinance my home under the terms set forth in the plan offered by CitiMortgage. Contemporaneously, I plan to amend my Chapter 13 Plan as my case has not yet been confirmed.

I certify that the foregoing statements are true. I am aware that if any of them are false, I am subject to punishment by the Court.

Dated: January 11, 2013

/s/ Robert Petrus  
Robert Petrus